INTRODUCTION

Work-life balance is critical aspect of overall well-being, especially for women entrepreneurs who juggle multiple responsibilities in both professional and personal spheres. In Jharkhand, a State with a growing entrepreneurial ecosystem, women are increasingly venturing into business while also managing household and societal expectations. However, the pressure of running a business, coupled with family obligations and social norms, often leads to high levels of stress.

Historically, women have been relegated to the domestic sphere and excluded from economic opportunities in the entrepreneurial world. Women constitute nearly half the population of India, but their socio-economic contribution remains constrained because of systemic barriers **(Babaria & Chheda, 2010)**[1]. The state of Jharkhand, which has unique cultural and socio-economic dynamics, reflects these challenges vividly. Women entrepreneurs in Jharkhand are increasingly stepping into the economic forefront, driven by education, urbanization, and the desire for self-reliance. Their journey is fraught with obstacles, particularly the stress arising from balancing professional and personal responsibilities. Socio-economic progress of women is pivotal for the holistic development of a nation. Entrepreneurship among women is not just an economic activity but is also a way of empowering them so that they could gain financial independence and social recognition **(Lathwal, 2011)**[2]. Even with all these progresses, women entrepreneurs in Jharkhand have a dual burden, that of running their businesses and the traditional family role, which they are expected to fulfill. The duality, often resulting in huge stress, hampers work-life balance and overall well-being. This problem is further compounded by weak family support, limited financial independence, and societal expectations on women entrepreneurs in the state **(Mathur, 2011)**[3]**.**

Definition of stress

Stress is the body's reaction to demanding or difficult circumstances on a physical, emotional, and psychological level. It happens when a person feels pressured or threatened, which sets off the body's "fight-or-flight" reaction. Prolonged or chronic stress can have detrimental consequences on mental and physical health, although short term stress can be helpful in spurring action.

Stress among women entrepreneurs arises from multiple factors, including societal pressure, financial dependency, and inadequate risk-bearing capacity. In Jharkhand, where many women lack direct ownership of property and face financial constraints, the stress is compounded by their struggle to establish and sustain businesses. Moreover, cultural norms and traditional mindsets often limit their ability to make independent decisions, further hindering their entrepreneurial potential **(Mehta & Mehta, 2011)**[4]. The paradox of entrepreneurial skill and financial capability is particularly evident in Jharkhand. The women from the economically well-off families lack entrepreneurial skills to succeed, while the ones with innate abilities do not have the financial means to start or expand their ventures **(Singh & Raghuvanshi, 2012)**[5]**.**

Concept of Work-life balance

Work-life balance is the ability to effectively manage and prioritize work responsibilities while maintaining a fulfilling personal life. It does not mean an equal balance. It involves allocating time and energy between career demands and personal well-being, including family, relationships, health and leisure activities. A good work-life balance helps reduce stress, improve productivity and enhance overall quality of life.

Concept of Women Entrepreneurs

Women entrepreneurs are women who organize, manage and run businesses or enterprises. A female entrepreneur is a creative, confident and innovative woman desiring economic independence individually and simultaneously creating employment. Women entrepreneurs can operate in various sectors, including technology, retail, manufacturing and services.

Effect of Stress on Work-life balance of Women Entrepreneurs in Jharkhand

Work-life balance has become a very important ingredient of the entrepreneurial journey for women, as they have to perform exceptionally well at work and in the household. In Jharkhand, there is often a weak support system, which drives women to sacrifice their careers for family duties, causing potential to go unmet and stress levels to increase (Lathwal, 2011). The educational system, though on the rise, has not sufficiently empowered women with the awareness and confidence to exercise their potential in

entrepreneurial activity. Moreover, the shyness of financial institutions to support women entrepreneurs speaks of the systemic bias that persists against them. Women entrepreneurs in Jharkhand have shown resilience and determination. They are progressively breaking free from societal limitations, exploring new avenues for economic participation, and, in turn, significantly contribute to the growth of the state's economy. Critical to creating such an environment is resolving the stress factors that will affect their work-life balance. This research is an attempt to investigate the effect of stress on work-life balance of women entrepreneurs in Jharkhand, bringing out the issues and suggesting solutions for alleviating these problems. In this context, it seeks to contribute to the overall discourse on gender equity and economic empowerment in India by understanding the unique experiences of these women.

Ranchi district: At a Glance

Ranchi, Capital of Jharkhand is divided into Ranchi and Bundu sub-divisions and each subdivision is further divided into blocks, panchayats and villages. It consists of 18 blocks and 305 panchayats.Under Ranchi Sub-Division, there are 14 blocks and Bundu Sub-Division consists of 4 blocks.

Ranchi is a popular educational destination for students of Bihar, Jharkhand and some parts of West Bengal as well. Many students come here for their senior secondary education, and it also has some prestigious institutes like BIT Mesra, IIM, NIFFT, NUSRL, CIP, RIMS etc. It also boasts of the head offices of some crucial government organisations like HEC, CCL and SAIL. It is also known for quality sports infrastructure as there are plenty of international level stadiums for different kind of sports.

The city is loaded with tourist destinations if you are a nature buff. There are multiple waterfalls, hills and forests within a range of 70-100 km from the city. [6]

Economy[7]

Ranchi is growing and expanding at a rapid pace. Increased economic activities and infrastructure development has resulted in extensive urbanization, as a result of which urban and semi-urban areas are expanding.

Easily available manpower, reputed technical, management and educational institutions, good transport and communication facilities and improving power position makes the

RIA (Ranchi Industrial Area) region attractive for entrepreneurs. Efforts are being made to generate ample employment, infrastructural and institutional amenities for the benefit of the people. In this age of urbanization, industrialization & modernization one should not forget to preserve and protect the present environment. A sustainable & eco-friendly way of development is this required for Ranchi city.

Trade, Commerce & Business in Ranchi

Ranchi, being the capital of Jharkhand is an important center of trade & commerce in the State. The high literacy rate, hardworking people, stable political environment and availability of basic facilities make a favourable environment for business to flourish in the area. The government is offering lucrative schemes to draw investment to the city of Ranchi. All types of business can be found in Ranchi from small daily need shops, medical stores, ready-made garments to high end branded stores. Many premium brands, fast –food chains & multiplexes have set shop in Ranchi. With the increasing spending power of the consumer many malls & multiplexes are also doing great business in Ranchi. Ranchi also has a number of Multinational Companies, Public Sector Enterprises & Private Limited Companies, which provide good employment opportunities. The Ranchi city thus offers ample business opportunity to the new entrepreneurs & job opportunities for working professionals.

LITERATURE REVIEW

Kumar (2022)[8] has pointed out the rising reality of women entrepreneurship in rural Jharkhand, underlining the nurturing of latent entrepreneurial skills of women to achieve justice. Though entrepreneurial talent is universal, its degree varies based on societal upbringing and exposure to entrepreneurial environments. The critical challenges of women entrepreneurs of rural Jharkhand have been identified from the secondary data and observations in this study. The key issues are that there is no clear life agenda, family and career balance becomes difficult, little financial freedom, no property ownership, and the paradox of skill in entrepreneurial areas and finance across economic classes. Other obstacles include low risk-bearing capacity, problems with male counterparts, neglect from financial institutions, lack of self-confidence, insufficient professional education, mobility constraints, and minimum interaction with successful entrepreneurs. These

factors together work to prevent the growth of women entrepreneurship in the region (Kumar, 2022).

(Rohini Shivananda's)[9] thesis, A Comparative Study of the Work Life Balance of Women Employed in Different Sectors (2014), provides crucial insights into work-life balance (WLB), psychological well-being (PWB), family life satisfaction (FLS), and occupational stress among women. The study, conducted on 248 participants across various occupations, examined the interplay between WLB and stress, highlighting their impact on key psychological and family-related outcomes. Shivananda's findings demonstrate that WLB and occupational stress are closely related with demographic variables such as experience at work, which profoundly impacted the dependent variables of this study (Shivananda, 2014). The study rejected the hypothesis that there is no interaction across occupations on WLB, PWB, FLS, and stress but proved that human interaction as a part of jobs is very crucial to these variables. Stress was associated with somatic complaints like vision problems, weakness, and sweating, while common coping mechanisms included withdrawal and overeating. These findings underline the role of occupational demands and subjective factors in shaping stress and WLB. For the research on "Impact of stress on work-life balance among women entrepreneurs in Jharkhand," Shivananda's study provides a foundational framework. It emphasizes that occupational stress, demographic factors, and coping strategies must be analyzed to understand WLB challenges among women, particularly in high-stress entrepreneurial settings.

Das's (2018)[10] work, Women Empowerment, Work Life Balance and Work Ethics Sustenance in Women Enterprises provides helpful insights to understand how a relationship may exist between empowerment of women, work-life balance and sustenance of work ethics, with particular relevance of women entrepreneurship in Kerala. This work underlines social empowerment being the key in comparison with the economic form in pursuit of work-life balance. Social interactions through groups, businesses, and self-help organizations contribute to mitigating work-life imbalances (Das, 2018). The findings of Das provide a critical perspective for my research on "Impact of stress on work-life balance among women entrepreneurs in Jharkhand." Work-life imbalance is the most common challenge that enterprise sickness imposes on women entrepreneurs in being able to sustain their businesses. Institutional support- both government and non-government institutions- forms the backbone of rejuvenation of

ailing firms as well as work-life balance revival (Das, 2018). Moreover, in order to reduce stress, women entrepreneurship can be empowered and sustaining work ethics and improvement of work environment. Familial, social, and cultural constraints are identified as Das (2018) which restricts access to opportunities and incentives by women. These insights would be relevant to understanding the ways in which stress combined with systemic challenges impacts women entrepreneurs' work-life balance in Jharkhand. These issues can be addressed through institutional support and policy interventions in order to foster empowerment and business sustainability.

Sadhwani (2017)[11] in her doctoral dissertation A Study of Stress in Women Entrepreneurs in Southern Rajasthan explores the stress level of women entrepreneurs and their coping skills. The study concludes that most of the respondents actually employed coping strategies to manage the level of stress effectively. In particular, stress management techniques such as relaxation, meditation, yoga, and a balanced diet that help women entrepreneurs manage stress effectively have been validated by previous studies. These include Nelson and Nelson (1981) as well as King and Parham (1981), while Litle (1986) also found it applicable. Demographic factors such as age, marital status, education, income, family size, and type of family play an important role in the adoption and frequency of these coping strategies, which are embraced by women entrepreneurs without reluctance. The result is a reduction in the level of stress and its impact on well-being. This research is particularly relevant to the present study on the Impact of Stress on Work-Life Balance among Women Entrepreneurs in Jharkhand. Sadhwani's findings suggest that adopting physical stress management strategies can significantly alleviate stress, potentially improving work-life balance. Moreover, understanding the role of demographic factors can help in tailoring stress management programs for women entrepreneurs in Jharkhand to enhance their overall productivity and quality of life (Sadhwani, 2017).

(Shubhi Mishra)[12] A Study of Work-Life Balance of Women Entrepreneurs-2023 Shubhi Mishra's A Study of Work-Life Balance of Women Entrepreneurs (2023) is a great study conducted under the supervision of Prof. Shalini Nigam, Dayalbagh Educational Institute on the challenges that women entrepreneurs face in holding a balance between professional obligations and personal responsibilities, often adding to stress levels. Mishra identifies factors of poor time management, conflict while performing multiple

roles, and societal expectations as major contributing issues to work-life imbalances in women (Mishra, 2023). This study is well-applied to the Jharkhand region where women entrepreneurs encounter equivalent stressors but through unique socio-economic contexts. Hence, Mishra finds and underlines the significant values of organizational support, effective cooperation from family, and control of stress at work. The study also underlines the fact that women entrepreneurs need individually tailored interventions for them to have a healthier work-life balance while effectively managing stress.

The study of **Manivel and Rajakrishnan (2023)**[13] is a critical review on the stress faced by women entrepreneurs, which provides some useful insights into the effect of stress on work-life balance, especially for women entrepreneurs in Jharkhand. The study portrays the multifaceted role of women entrepreneurs who have to manage personal responsibilities as well as professional demands. These dual roles often generate much role stress as women juggle responsibilities as mothers, wives, and daughters-in-law with operating as CEOs of their firms. The authors commend women entrepreneurs in terms of commendable contributions toward economic growth and generation of employment through the creation of new enterprise in India as they innovate through embracing novel technologies and niche markets exploration and vast financial investment. However, these gains are at the cost of increased stress, which, in turn, arises from societal and professional constraints. The conceptual framework of the study would help identify key stressors as well as the challenges experienced by women entrepreneurs, hence making it a valuable contribution to understanding the larger implications of entrepreneurial stress. This review goes in direct relation to the research topic, that is, impact of stress on work-life balance among women entrepreneurs in Jharkhand, provides a base to explore localized stress factors and their effects on personal and professional domains. Findings do stress the necessity of providing supportive measures that would minimize stress and work-life harmony.

RESEARCH GAP

Despite extensive research on women entrepreneurship and work-life balance (WLB), there is limited focus on the specific challenges faced by women entrepreneurs in Jharkhand, a region marked by socio-economic constraints and patriarchal norms. Kumar (2022) highlights critical barriers such as limited financial freedom, mobility constraints, and low self-confidence, but does not deeply explore how these challenges influence

WLB. Similarly, Shivananda (2014) underscores the relationship between occupational stress and WLB across various professions but lacks a focus on the entrepreneurial context, particularly in high-stress environments like Jharkhand. While Manivel and Rajakrishnan (2023) identify stressors unique to women entrepreneurs, their work is largely conceptual and does not address localized factors in Jharkhand. Thus, there is a significant research gap in understanding the interplay between stress and WLB among women entrepreneurs in Jharkhand, specially in Ranchi District.

RESEARCH OBJECTIVES

- To identify the key stressors that influence the work-life balance of woman entrepreneurs in Ranchi district.
- To evaluate the influence of financial independence, family duty, and social expectations as socio-economic factors on the work-life balance of women entrepreneurs in Ranchi district.
- To explore the coping strategies utilized by women entrepreneurs in Jharkhand to cope with stress and balance work and personal life.
- To evaluate the correlation between entrepreneurial experience (business size, industry, and growth stage) and work-life balance of women entrepreneurs in Ranchi district.
- To study the role of institutional support and community networking in alleviating stress and facilitating a proper work-life balance for women entrepreneurs in Ranchi district.

SIGNIFICANCE OF THE STYDY

The significance of this study is that it provides information to policymakers, entrepreneurs, and support organizations about the peculiar struggles faced by women entrepreneurs in Jharkhand. The practical implications of the study will suggest ways to address their work-life balance, such as stress management programs, flexible work arrangements, and funding support systems. The study undoubtedly also adds to the existing literature on gender and entrepreneurship, providing critical insight into how stress affects women's entrepreneurship and health. In so doing, the study's findings may engender a more Accommodating environment for women entrepreneurs, providing

strategic grounds for their overall success, and consequently economic development in Jharkhand.

RESEARCH HYPOTHESIS

H01 - There is no significant relationship between work stress and WLB of women entrepreneur in Ranchi district.

H02 - Socio-economic factors such as financial freedom, family responsibilities and social norms do not influence the work-life balance of women entrepreneurs in Ranchi.

RESEARCH METHODOLOGY

This study will adopt a mixed method approach to assess the impact of stress on work-life balance among women entrepreneurs in Jharkhand. This method uses both quantitative and qualitative data to gain a more complete understanding of a research topic.

Research Design:

A descriptive cross-sectional research design will be used to gather data at a single point in time. This design is appropriate for understanding the current state of work-life balance among women entrepreneurs and the stressors they face. The study will focus on a sample of women entrepreneurs from various sectors in Ranchi district to ensure diversity and comprehensiveness.

Data Collection:

Primary data will be collected through various methods like structured Questionnaires, Surveys, interviews, observations and experiments

Secondary data will be collected through various methods like Journals, Websites, Government reports, Online resources, documents, published sources etc.

Sampling Method:

A stratified random sampling technique will be used to select participants. The sample will be stratified based on the type of business (e.g., manufacturing, services) and the size of the business (e.g., micro, small, medium). This will ensure that the sample is representative of the diversity within women entrepreneurs in Ranchi.

Sample Size:

The sample will consist of approximately 200-300 women entrepreneurs to ensure statistical validity and reliability of the findings. The exact sample size will depend on the availability of women entrepreneurs in the region and the response rate.

Data Analysis:

- Descriptive Statistics: Descriptive statistics (e.g., mean, median, standard deviation) will be used to summarize the data and describe the demographic profile of participants, their work-life balance, and stress levels.
- Inferential Statistics:

1. Correlation Analysis will be used to examine the relationships between stressors and work-life balance.
2. Regression Analysis will be conducted to identify the factors that most significantly impact work-life balance.
3. Chi-square Tests will be used to test for associations between categorical variables, such as business size and coping mechanisms.

- Thematic analysis will be used to identify recurring themes related to stress and work-life balance.
- Grounded theory will be used to explore the causes and consequences of stress among women entrepreneurs and how they develop strategies to manage it.

Ethical Considerations:

- Informed Consent will be obtained from all participants, ensuring they are aware of the purpose of the study, their right to confidentiality, and their voluntary participation.
- Confidentiality will be maintained by anonymizing the data and securely storing all responses.

LIMITATION OF THE STUDY

1. This study will target only women entrepreneurs who are registered under MSME.
2. This study is limited to only Ranchi district not for other districts of Jharkhand.

CHAPTERIZATION

Chapter 1: Introduction & Review of Literature

Chapter 2: Stress Factors Affecting Work-Life Balance of Women entrepreneur in Jharkhand.

Chapter 3: Impact of Stress on Work-Life Balance among Women entrepreneur in Ranchi district.

Chapter 4: Strategies for Managing Stress and Improving Work-Life Balance of women entrepreneurs

Chapter 5: Analysis and Interpretation of Data

Chapter 6: Conclusions, Findings and suggestions

Dr. Prema Kumari
Supervisor

Yogeshwari Kumari
JRF (2024)
Research Scholar

References

1. Babaria, Mahesh and Mittal Chheda (2010), "Women Entrepreneurs in India", Note published by Ghalla Bhansali Stock Brokers Pvt. Ltd, 1st July, 2010.
2. Shruti, Lathwal (2011). "Women Entrepreneurs in India", International Journal of Research in IT & Management 1(3) http://www.mairec.org
3. Ashish, Mathur (2011), "Women Entrepreneurs in the Indian Agricultural Sector", ZENITH International Journal of Business Economics & Management Research 1-2, http://zenithresearch.org.in/
4. Mehta, Anita and Mukund Chandra Mehta (2011), "Rural Women Entrepreneurship in India: - Opportunities and challenges", Paper presented at the International Conference on Humanities, Geography and Economics (ICHGE'2011), Pattaya, December 2011.
5. Singh, Ranbir and Raghuvanshi Nisha (2012), "Women Entrepreneurship Issues, Challenges and Empowerment through Self Help Groups: An Overview of Himachal Pradesh", International Journal of Management Research and Review, 2(1): 77-90
6. https ://ranchi.nic.in/about - district.
7. https://ranchi.nic.in/economy
8. Kumar, M. (2022). Some Critical Issues of Women Entrepreneurship in Rural Jharkhand. International Journal of Creative Research Thoughts (IJCRT), 10(8), e633. ISSN: 2320-2882. Retrieved from https://ijcrt.org/papers/IJCRT2208571.pdf
9. Shivananda, Rohini. *A Comparative Study of the Work Life Balance of Women Employed in Different Sectors*. Guide: Ashok, H. S. Department of Psychology, Bangalore University, 2014. http://hdl.handle.net/10603/70251

10. Das, Dayana. Women Empowerment, Work Life Balance and Work Ethics Sustenance in Women Enterprises [Ph.D. thesis]. Ajithkumar N, supervisor. Department of Commerce and Management, Amrita Vishwa Vidyapeetham (University); 2018. Available from: http://hdl.handle.net/10603/226854. https://ranchi.nic.in/economy/

11. Sadhwani, R. (2017). A Study of Stress in Women Entrepreneurs in Southern Rajasthan (Doctoral dissertation, Mohan Lal Sukhadia University, Department of Business Administration). Retrieved from http://hdl.handle.net/10603/252191.

12. Mishra, Shubhi. A Study of Work-Life Balance of Women Entrepreneurs: Synopsis. Under the supervision of Prof. Shalini Nigam, Department of Management, Faculty of Social Sciences, Dayalbagh Educational Institute (Deemed to be University), Dayalbagh, Agra, 2023. https://shodhgangotri.inflibnet.ac.in/bitstream/ 20.500.14146/ 13917/1/synopsis.pdf.

13. Manivel, Rajakrishnan. (2023). STRESS FACED BY WOMEN ENTREPRENEURS - A CRITICAL REVIEW.

Synopsis for Ph.D. Registration

On

Impact of Stress on Work life balance among Women Entrepreneur in Jharkhand - A Case Study of Ranchi District

Guided and supervised by

Dr. Prema Kumari
(Assistant Professor)
University Department of Commerce and
Business Management Ranchi University, Ranchi

Submitted by-

Yogeshwari Kumari
(Research Scholar)
JRF (2024)
Roll No. 2603020789

University Department of Commerce and Business Management Ranchi University, Ranchi